Confident consumers and trusted businesses in a thriving marketplace.

2013 ANNUAL REPORT

CONSUMER
PROTECTION BC

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Message from the Board Chair and CEO

On behalf of our Board of Directors, staff and stakeholders, we are pleased to present Consumer Protection BC's 2013 Annual Report.

As we head into 2014, our 10-year anniversary, we look back on 2013 as a year of significant change and transition. We saw movement at all levels of the organization as well as in our key markets, all the while continuing to deliver excellent service to consumers and businesses throughout BC, and engaging with key stakeholders to enhance the delivery of our mandate.

Our vision of confident consumers and trusted businesses in a thriving marketplace remained a guiding and unifying force as we met many of the initiatives and performance measures found in this Annual Report. Included in this report is a financial overview of our organization, while our detailed and audited 2013 financial statements are published separately and available on our website at www.consumerprotectionbc.ca.

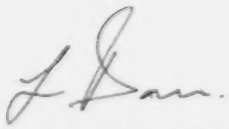
The challenges in BC's economy and consumer issues with debt, credit and overall financial literacy shaped many of our activities over the past year and will do so in the years ahead. To ensure our ongoing effectiveness and to seek performance improvements, we maintained focus on our 2013 - 2015 Business Plan goals:

- Goal 1: Improve Consumers' Ability to Make Informed Decisions
- Goal 2: Encourage Best Business Practices
- Goal 3: Build Trust with Stakeholders
- Goal 4: Foster a High Performance Organization

During 2013, we continued our progress on a core objective to reduce the incidence of serious violations in the BC marketplace. This allowed us to direct more compliance and enforcement resources to exactly where the more serious consumer protection issues existed. Likewise, our efforts to educate consumers on their rights and businesses on their obligations to first achieve voluntary compliance was successful – and we achieved this across the entire breadth of British Columbia.

2013 was a year of transition as well. This highlighted our ability to be nimble in adapting to ever-changing licensee sectors, marketplace changes and multiple evolving consumer focuses. We operate on a Board-governed business model to allow our resources to be prioritized and applied effectively as well as ensuring our long-term sustainability so that we may continue to provide the many services we do on behalf of BC consumers.

We'd like to recognize our Board, stakeholders and staff for their contributions this past year to the ongoing pursuit of our vision and mission. In 2013 we strengthened our capacity, continued to fully meet our core functions, engaged our stakeholders and offered new self-help tools to create a new level of consumer protection and awareness throughout the province. We look forward to achieving more progress on each front for decades to come.



Frank Barr, Board Chair

Robert Gialloreto, President and CEO

Who We Are

Our Vision:
Confident consumers and trusted businesses in a thriving marketplace.

Our Mission:
As a highly valued marketplace guardian, we engage, educate, empower and enforce to build confidence and trust.

Our Values:

- Professional, impartial and ethical in all our dealings;
- Accessible and helpful in sharing our knowledge;
- Transparent, accountable and consistent in our approach;
- Collaborative, innovative and proactive, focused on achieving outstanding results;
- A safe, healthy and harassment-free workplace. Dedicated to learning, teamwork and mutual respect.

Who We Are

Consumer Protection BC was established under the *Business Practices and Consumer Protection Authority Act* in 2004 and, as delegated by the provincial government, is responsible for administering BC's consumer protection laws. With the *Act* guiding the purpose, structure and governance of our organization, we operate at arm's length from government as a not-for-profit corporation.

Going into our 10th year, we continue to deliver consumer protection services by:

- Responding to inquiries and complaints from BC consumers and businesses;
- Educating consumers and businesses about their rights and responsibilities;
- Licensing specific businesses and occupations;
- Inspecting licensed businesses and occupations;
- Investigating alleged violations of consumer protection laws and following up with progressive enforcement action; and
- Providing recommendations to government regarding enhancements to BC's consumer protection laws.

We oversee BC's general trade practice laws, license specific sectors, as well as regulate a range of business activities, including credit reporting, gift cards and specific types of contracts. In 2013, we were responsible for licensing and regulating the following businesses and occupations:

- Debt collection agencies, bailiffs and debt poolers;
- Funeral services providers, funeral directors, embalmers, cemeteries and crematoria;
- Home inspectors;
- Payday lenders;
- Telemarketers;
- Travel agencies, wholesalers and accommodation providers; and
- Video retailers, motion picture distributors and theatres.

We are responsible for classifying all motion pictures exhibited in BC as well as approving all adult video sold or rented in the province.

We also serve as a point of consumer contact for various issues, including services rendered by Metro Vancouver Taxi Services through a contract with the Ministry of Transportation and Infrastructure.

Board of Directors

With legislation allowing up to nine directors, the members of our Board of Directors are the strategic leaders and fiduciary stewards of our organization, setting overall goals and broad policies. Our Board has three standing committees:

- The Governance and Nominating Committee;
- The Compensation and Human Resources Committee; and
- The Audit and Finance Committee.

In 2013, the Board held 6 meetings (for a total of 7 days), attended standing committee meetings and hosted a comprehensive planning session involving our Leadership Team.

In 2013 our Board consisted of the following seven members:

- Mr. Frank Barr, Board Chair
- Mr. J. W. Brad Bond, Director (retired, 2013)
- Mr. Dennis A. Cote, Director

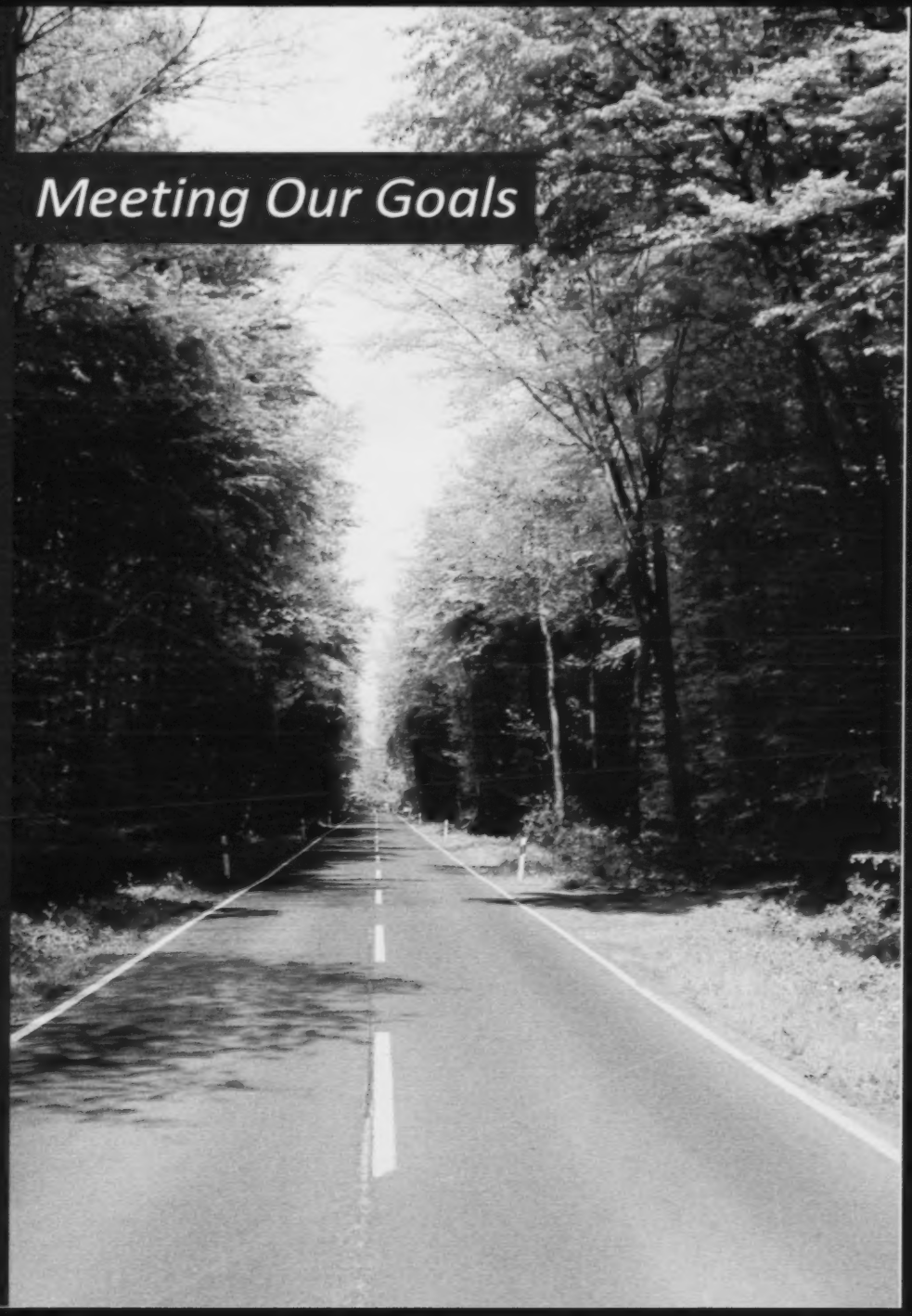
- Mr. Philip Hochstein, Director (retired, 2013)
- Ms. Deborah Kim Lovett, Q.C., Director
- Ms. Paulette Parry, Director
- Ms. Julie Winram, Director

Industry Advisory Groups

Established by our Board of Directors, Advisory Groups serve as one of our many stakeholder engagement tools for the industries of debt collection, funeral services, travel and telemarketing.

These volunteer groups are in place to identify consumer- and industry-related issues, provide potential solutions for us to consider and give feedback on issues we put forward. A full list of contributing members is available in the Appendices.

Meeting Our Goals



The Consumer Protection BC 2013 - 2015 Business Plan identifies the following key goals:

1. Improve consumers' ability to make informed decisions;
2. Encourage best business practices;
3. Build trust with stakeholders; and
4. Foster a high-performance organization.

Read on to learn how we worked towards achieving our goals in 2013.

GOAL 1: IMPROVE CONSUMERS' ABILITY TO MAKE INFORMED DECISIONS.

Improving awareness, accessibility and quality of information is key to helping consumers make informed decisions. Consumer Protection BC has a reputation as a trusted source of information for consumers and we work to deliver our messages of consumer protection at all points of the issues spectrum: before needs arise, as well as in the heat of a concern or problem.

OBJECTIVE 1: INCREASE AWARENESS OF OUR PRODUCTS AND SERVICES.

Market Consumer Protection BC services in a cost-effective manner, using digital media and other technology.

With British Columbians having the highest rate of internet access over any other Canadian province or territory (nearly 87% according to Statistics Canada), we continued to increase the reach of our consumer rights information to British Columbians using cost-effective online tools. In addition to traditional marketing tools (such as radio ads and brochures) we leveraged social media, online advertising, videos and infographics as ways to educate and engage our audiences. From travel- and debt-themed Facebook campaigns to online ads used to increase awareness of such topics as legislation changes, dispute-handling options and travel agency failures, our online audiences showed a strong appetite for our information. This is indicated through the 230% increase in engagement with us on Facebook over 2012, with more than 45,000 combined comments, shares and likes on our posts; a 50% increase in Facebook fans (to 20,212); and an estimated reach of our consumer protection messages to 7.8-million people.

Email marketing continued to be an efficient and timely way to share important messages to consumers and businesses. This year we reassessed our current tool and developed a comprehensive strategy to ensure we're using this medium as effectively as possible. Although many of the technical components of the strategy are complete, full implementation is scheduled for 2014.

Leverage our licensees', partners' and stakeholders' capability to increase our profile.

Recognizing the power of partnerships, we collaborated on a variety of tactics in 2013 to share important consumer information with British Columbians.

BC's first Consumer Awareness Week was launched in March 2013, in conjunction with Fraud Prevention Month and in collaboration with a number of partners. Together with such likeminded organizations as the Ministry of Justice, the Better Business Bureau of Mainland BC, the Office of the Information and Privacy Commissioner of BC and the Motor Vehicle Sales Authority of BC, we shared our "top five tips" on various topics during the week to encourage British Columbians to "take five" before making important consumer decisions. Through media relations and these aligned stakeholder efforts, we amplified messages about phishing, text scams, car purchasing and credit to an estimated 1.3-million consumer ears.

INCREASING THE REACH OF CONSUMER PROTECTION MESSAGES

"This is the BEST site for accurate information, and we are very lucky to have this service in British Columbia. When you need to know something, all you have to do is ask and the info is given to you ASAP. Thank you to the staff that has made this all possible."

- Lee Y., via Facebook

OBJECTIVE 2: IMPROVE ACCESS TO CONSUMER EDUCATION SERVICES.

Increase consumer awareness of their rights and responsibilities related to debt issues and financial literacy.

Increasing consumer knowledge about debt issues and financial literacy was a key focus throughout 2013, as British Columbians have the highest rate of non-mortgage debt in the country, at more than $38,000 per person.

Opportunities to leverage financial literacy messages with consumers occurred through our payday lending and debt collection industry enforcement actions; changes to BC's *Limitation Act*; campaigns to mark Credit Education Week Canada and the holiday shopping season; and in response to increased marketplace concern about BC's debt settlement industry. Indications that consumers were tuned into these debt- and financial-themed stories are shown through website analytics: in 2013, the combined page views of our payday lending and debt websites was 14,315 – a 10% increase over 2012.

Target outreach to vulnerable consumers using online consumer education and training tools.

With British Columbia having an immigrant population of 28%, 7% higher than the national average according to Statistics Canada's National Household Survey 2011, the development and sharing of a number of self-help tools improved the protection of these consumers in 2013.

We developed online training resources on the topics of contract law and telemarketing and shared the information with a variety of multicultural organizations. In response to travel agency failures and closures which affected several multicultural communities, we translated our Travel Assurance Fund information into Chinese, Korean, Punjabi and Filipino. We further shared these tools through our website and through outreach to media that broadcast in languages other than English.

Develop and proactively focus consumer education content on marketplace issues.

To identify trending and emerging issues, we took steps in 2013 to increase our awareness of marketplace concerns by reaching out to consumers to hear what is affecting them. We increased consumer access to educational content by providing resources that could be used as training tools. Externally, we shared our content with the People's Law School, an online resource that works to provide British Columbians with legal information, and shared the Financial Consumer Agency of Canada's budgeting tools on our debt portal. Internally, we continued to work on developing a comprehensive knowledge base for our Inquiry Centre.

OBJECTIVE 3: STRENGTHEN OUR ABILITY TO ASSIST CONSUMERS IN MANAGING MARKETPLACE ISSUES.

Respond to consumer issues through development of self-help tools and templates for use by staff and the public.

To help consumers reach resolutions to issues quickly and effectively, we introduced a number of new internal and external self-help tools and templates. These included qualification tools for Online Dispute Resolution (to streamline processing time) and a Travel Assurance Fund guide (to help consumers accurately fill out claim forms, leading to faster refunds issued).

Work effectively with partners who have recognized expertise and an ability to provide timely resolution information to consumer issues.

Partnerships help accelerate messages to consumers and in 2013 we submitted

monthly educational articles to the *Times Colonist* "Focus on Seniors" section and to the fall issue of the Seniors Secretariat's newsletter. Work to develop Consumer Voice, a surveying program to identify emerging marketplace issues and conduct research on consumer matters, was completed and tested in 2013. The official rollout is scheduled for 2014.

To increase our ability to identify and respond to emerging marketplace issues, helping impacted stakeholders quickly and effectively, we enhanced our internal issues management process.

Enhance alternative dispute resolution (ADR) options that meet consumers' and businesses' needs.

We continued to pilot Online Dispute Resolution as a non-adversarial and cost-effective alternative to Small Claims Court, helping consumers and businesses come to mutually agreed-upon resolutions to disputes in a quick and efficient manner. By providing consumers different avenues to resolve disputes, Online Dispute Resolution strengthens our ability to assist consumers in managing marketplace issues.

In 2013, three businesses became committed partners, Shaw, Rogers and Robbins Parking, giving their customers a new method of dispute resolution. Through partnering with these high-profile companies and using a variety of marketing tactics, we were successful in getting 107 cases entered into the Online Dispute Resolution platform (with a 62% resolution rate for cases closed with a committed partner as the respondent).

The following Goal 1 Performance Measure was based on the net unaided awareness results of our corporate public awareness survey. Net unaided awareness reflected the percentage of survey respondents who mentioned "Consumer Protection BC" unprompted in the context of at least one of the transaction scenarios we presented. For example, one question asked was, "where do you think you might be able to go for help if you had a problem with being contacted by a telemarketer?"

Goal 1 Performance Measure	
% of consumers with access to / awareness of our services.[1]	
2012	**2013**
8%	8%

GOAL 2: ENCOURAGE BEST BUSINESS PRACTICES.

The vast majority of businesses provide valuable goods and services and fully comply with consumer law. It is important to us to proactively educate businesses to foster a climate of voluntary compliance and focus on high-impact violations of consumer protection law.

OBJECTIVE 1: EDUCATE BUSINESSES TO FOSTER A CLIMATE OF VOLUNTARY COMPLIANCE.

Build awareness of statutory obligations through timely feedback and targeted education materials.

To reduce marketplace violations before they happen, businesses must be familiar with BC's consumer protection laws – and

[1] Based on net unaided awareness. We started measuring consumer awareness based on net aided awareness (as opposed to partially aided awareness) in 2012.

HELPING CONSUMERS RESOLVE DISPUTES QUICKLY, EFFECTIVELY

"Just want to say thanks for having that Online Dispute Resolution service. It's great that certain companies have committed to using it."
– Consumer, December 2013

any changes to these laws. In 2013, we achieved voluntary compliance in 76% of the 417 investigative files we closed. With the goal of increasing licensees' knowledge of the laws we regulate and enforce, we developed and shared a number of targeted educational materials in 2013, covering such key topics as debt collection practices, travel agency licensing requirements and specific funeral services requirements.

The introduction of the new *Limitation Act* in June 2013 provided an opportunity to proactively give stakeholders working in the debt and payday lending sectors important information about what the changes might mean for their business practices. We used online tools and presented at conferences to spread this information.

To help motion picture licensees better understand their obligations under BC's *Motion Pictures Act*, we updated our Theatre Managers Guide for all BC theatres. This guide was also shared online for other interested parties.

Recognizing that faster and consistent access to inspection results and post-inspection correspondence will help with fostering a climate of voluntary compliance, we introduced mobile technologies to our inspection team. This project is scheduled to be complete in 2014.

Promote business practice excellence through voluntary programs.

After a close review of all our new or developing programs, we decided to place 5 Shield, our business excellence program, on hold. This decision was largely made to refocus our business development activities on time-sensitive projects. Recognizing the value of this program, we will continue to review the demand for and value of 5 Shield in relation to all our consumer protection offerings, holding it in reserve until a strategic opportunity arises to offer it – or elements of it – to our stakeholders.

OBJECTIVE 2: FOCUS ON HIGH-IMPACT VIOLATIONS OF CONSUMER PROTECTION LAW.

Streamline administrative processes to focus resources on the risk of violation.

Improving our ability to accurately identify high-risk violators remained a priority; as such, we reassessed reporting requirements for two key industries: travel and payday lending.

For the travel industry, we recognized increased savings and reduced efforts for both licensees and our organization by following auditor recommendations for financial reporting and developing a new, simplified policy to harmonize with licensees' fiscal year-end. While still providing us with the important financial information we need to accurately identify areas of risk, this change will be phased in by 2015.

As a result of last year's consultations with industry, licensing and audit stakeholders, we introduced an improved analysis process for payday lending loan data. This will increase our ability to track potential violations of BC's payday lending laws.

Identify and inspect high-risk violators based on patterns of non-compliant activity.

In 2013, we expanded upon our ability to correctly identify high-risk businesses by factoring in such criteria as prior non-compliance with BC's consumer protection laws, the time period lapsed between inspections, licensing issues, financial information and more. As seen through our inspection results, we were successful in correctly identifying these high-risk businesses and focusing our inspection resources in the right areas: 82% of inspections conducted in 2013 resulted in

high-risk activities being detected and addressed (a 16% increase over 2012).

As BC's travel industry laws exist to protect consumers by safeguarding money, validating business activities and providing protection through the Travel Assurance Fund, unlicensed travel agencies were, again, one of our key inspection focuses this past year. We were able to successfully identify and gain compliance from more than 250 unlicensed travel agents operating within the province.

Work continued on enhancing inspection methods for debt collectors (as general results resulted in low-risk activity identified).

Focus our enforcement resources on high-impact violations in critical risk areas.

In the public interest, we identify and act upon businesses and sectors whose practices lead to high consumer risk. In 2013, consumers received about $70,000 as a result of voluntary or ordered restitution – up 307% from 2012.

Some of the key areas of enforcement focus this year were direct sales and fitness contracts (of note was the first 15-year Direct Sales Prohibition Order issued against a BC door-to-door salesman), and debt collection practices.

To protect consumers during vulnerable moments, we focused on the procedures of funeral and interment operators to accurately assess compliance. This year we established inspection and financial review measures for cemetery and funeral preneed contracts (to be implemented in 2014).

Goal 2 Performance Measure	
% of targeted inspections that result in high-impact violations detected and rectified.	
2012	**2013**
66%	82%

GOAL 3: BUILD TRUST WITH STAKEHOLDERS.

For almost 10 years, the responsibilities we have assumed over time reflect the trust the province and other stakeholders have invested in Consumer Protection BC. We recognize the need to continue to build on that confidence by keeping a pulse on marketplace issues, strengthening strategic stewardship with consumer protection law and fostering cooperative relationships.

OBJECTIVE 1: STRENGTHEN STRATEGIC STEWARDSHIP OF CONSUMER PROTECTION LAW.

Work with business and government to focus on commonly identified issues relating to existing consumer protection law.

Based on shifts in the marketplace and recommendations we put forward on BC's debt collection laws, we supported government's efforts to work through the policy issues related to regulating and licensing debt settlement companies. We also continued to engage government to share insights on a series of emerging issues in the payday lending sector, including lines of credit and online lenders.

To ensure the long-term assurance of fair and proper business practices and educated and informed consumers, we looked towards our own upcoming 10-year anniversary in 2014 and started

ENSURING INSPECTORS ARE TARGETING THE CORRECT, HIGH-RISK BUSINESSES
We were successful in seeing a 16% increase of inspections that resulted in high-risk activities detected and addressed (to 82%), evidence we're using the right criteria to assess potential risk.

preparations for the renegotiation of our Administrative Agreement.

Identify and respond to emerging marketplace issues by developing collaborative solutions with our stakeholders.

In order to streamline and expedite the manner in which we identify and respond to emerging marketplace issues, we started work in 2013 to identify policy management software options. Implementation will occur in 2014.

OBJECTIVE 2: ENHANCE COOPERATIVE RELATIONSHIPS WITH STAKEHOLDERS.

Engage strategically with governments, organizations and associations to understand consumer protection priorities, address gaps and respond with required services.

To further our understanding of BC's consumer protection priorities, we continued conversations with associations, organizations, critics and government (at various levels) by conducting or participating in almost 60 formal stakeholder engagement events. With the assistance of the Association of Canadian Travel Agencies and our Travel Industry Advisory Group we developed guidance materials to help clarify travel agent licensing requirements.

In response to an invitation to participate in the Civil Resolution Tribunal Working Group, we shared key insights based on our experiences so far with the Online Dispute Resolution pilot project as an effective, low-cost alternative to Small Claims Court.

Engage consumers and business stakeholders to better understand issues, determine impacts and opportunities, and plan responses.

Ongoing engagements with all types of stakeholders are essential for understanding concerns and challenges, learning from best practices and for instigating and implementing change.

To share important information and solicit feedback on such topics as travel agency licensing requirements and changes to the *Limitation Act*, we carried out a schedule of engagements with industry sectors, Advisory and Liaison Groups, consumers and other stakeholders. By hosting meetings, issuing surveys to better understand certain industry landscapes and using a variety of communications tools, the collective insights helped shape future resource requirements, set strategies and shaped media relations activities.

Goal 3 Performance Measure	
% of stakeholders satisfied with engagement.	
2012[2]	**2013**[1]
86%	77%

GOAL 4: FOSTER A HIGH-PERFORMANCE ORGANIZATION.

While Goals 1, 2 and 3 are our intentions to "do the right things," Goal 4 of fostering a high-performance organization reflects our intent to do those things right. Our objectives relate to providing outstanding customer experiences, focusing on employee engagement and ensuring our resources are sustainable both now and into the future.

[1] Based on 212 stakeholder responses. We have replaced this Advisory Group specific measure with an industry-wide measure.

[2] Based on 22 completed surveys from Advisory Group members.

OBJECTIVE 1: DELIVER SERVICES & PRODUCTS THAT RESULT IN AN OUTSTANDING CUSTOMER EXPERIENCE.

Increase the efficiency of our processes to improve our stakeholders' and customers' experience.

To increase the efficiency of the licensee renewal process for our stakeholders, an online process was introduced for the majority of our licensed industries. A full rollout, including initial applications for new business licences, is scheduled to occur in 2014. With the introduction of online applications, e-payments and policy changes, turnaround time in some licensing sectors was reduced by 30%.
To increase access to film classification information and better inform families, we made enhancements to our online motion pictures search. This valuable tool not only provides classifications for films in BC theatres, but it also provides detailed advisories for parents wanting to understand what their children will experience while watching films.

In response to heightened awareness of our organization within the media, we refined our current media relations processes (to be fully implemented in 2014) to ensure we're sharing important business obligations and consumer rights information in a clear, consistent and quick manner.

Increase the effectiveness of our services to provide superior customer service.

2013 was a year in which we introduced new tools to increase the effectiveness of our services.

For new licensees, we worked to increase efficiencies and reduce application time by developing and publically sharing on our website a set of comprehensive Q&As, increasing understanding of the licensing process.

To ensure impacted consumers and travel licensees received quick information and compensation options during travel agency closures, we completed a business failure plan for the travel industry.

Advance our information technology infrastructure to meet the current and future needs of our organization.

To ensure a high-functioning and sustainable organization, we completed a significant information technology refresh in 2013 and introduced new servers, workstations, phone systems, tablets and videoconferencing options. With these tools, we're better positioned to service our end users in a quick and reliable manner. These new technologies add value to our stakeholders in a number of ways, including quicker inspection findings available to licensees, leading to faster compliance with identified issues; ability to host meetings with internal and external stakeholders via videoconferencing, creating new ways for us to collaborate and engage on important consumer protection matters; and capability to issue and renew licenses online, saving time and money for our customers. In addition, shifting to new technology providers resulted in significant annual savings for our organization.

Work on this technology upgrade project will continue into 2014, with the assessment and introduction of tools that will improve the way we track consumer calls, manage data and share information across our organization and with outside stakeholders.

Ensure that business continuity risks are managed with documented and tested plans and programs.

The Disaster Recovery Plan and, in part, the Business Continuity Plan, ensure quick response to outages and recovery of lost

information in the event of unexpected circumstances. As the information technology upgrade project plays a significant component of these two plans, implementation of the Disaster Recovery Plan and the revision and publication of the Business Continuity Plan have been deferred to early 2014.

OBJECTIVE 2: FOCUS ON THE BEST OPPORTUNITIES TO IMPROVE EMPLOYEE ENGAGEMENT.

Build a well-trained and resourced staff complement with a focus on customer service.

Marking the first full year with a dedicated HR resource, employee engagement was a priority for our organization in 2013. A number of coaching and training opportunities were offered to foster a well-trained staff.

To help support supervisory development and joint responsibilities between employees and supervisors, a Supervisors Group was established. To facilitate engagement and connection of our staff, we held conversations on building a respectful workplace and hosted a two-day meeting focused on opportunities for skill development and awareness of roles and responsibilities.

Strengthen the employee performance management process.

Due to shifting priorities, proposed changes to the Employment Performance Development Plan will be implemented in 2014.

Address other human resource priorities identified through the ongoing engagement survey process.

Over the course of the year, focus was placed on increasing awareness of the importance of people and culture on processes and systems. Engagement priorities came out of a variety of conversations we had with our employees.

Our corporate responsibility and employee-supported volunteer program, GIVE, continued to host various fundraising activities, which also supported teambuilding and employee engagement. Through this program, our staff, combined with corporate matching, raised more than $8,000 for local charities, such as the Mustard Seed and CFAX Santa's Anonymous.

In addition to monetary donations, our staff gave 1,200 volunteer hours outside of work, supporting more than 40 organizations, such as BC Children's Hospital and the Victoria Film Festival.

Their individual community leadership is demonstrated by positions on the Board of Directors of the Victoria Hospitals Foundation, the Camosun College Alumni and a national suicide prevention initiative.

OBJECTIVE 3: MANAGING RESOURCES SUSTAINABLY FOR FLEXIBILITY AND GROWTH.

Create a standardized approach to assessing the impacts of business development opportunities.

Plans to seek new business development opportunities changed course this year, and the 5 Shield program was placed on hold. As such, the various tactics identified to meet this strategy (such as producing business case proposals and an infrastructure for billing and invoicing) were deferred.

Expand our understanding of regulated industry economic drivers to anticipate impacts on our organization and consumers.

To properly forecast and assess potential impacts to our organization and consumers, we established a new Economic Analysis Committee to keep a pulse on the drivers of our regulated industries. Work for this team kicked off

by identifying payday lending as a key industry of focus, and this effort culminated into a preliminary risk analysis document. This group will continue to meet and review key industries of interest in the coming year.

Identify potential for resource waste, confirm the value of the resources we consume, and pursue opportunities for efficiencies.

We were able to recognize annual storage costs savings by relocating our records to offsite facilities; phase two of this project will continue in 2014 with a thorough needs assessment and the development of long-term procedures. Due to our focus on other human resources strategies, the review of current payroll administrative policies and procedures was deferred until 2014.

Goal 4 Performance Measures	
2012	**2013**
% of consumers satisfied with our services.[4]	
62%	47%
% of businesses satisfied/very satisfied with the overall quality of our services.	
74%[5]	78%[6]
% of businesses satisfied/very satisfied with the quality of our processes.	
56%[7]	76%[8]
Overall employment engagement score – scale 100	
63	See note[9]

[4] Includes responses when Consumer Protection BC provided information needed (89% satisfaction in 2012; 72% in 2013) and when issues were referred to other organizations (51% satisfaction in 2012; 31% in 2013). This measure will change in 2014, per the 2014 - 2016 Business Plan, when consumers will be surveyed if their issue falls within our mandate.

[5] Based on 25 responses.

[6] Based on 398 responses to the licensing, classification and compliance team customer satisfaction surveys conducted up to October 31, 2013.

[7] Based on 25 responses.

[8] Based on 398 responses to the licensing, classification and compliance team customer satisfaction surveys conducted up to October 31, 2013.

[9] Survey not conducted in 2013 – a new employee engagement survey will be created and distributed in 2014.

By the Numbers

Each year we provide essential operational services, such as addressing inquiries and complaints from consumers, issuing licences, ensuring compliance and enforcement under BC's consumer protection laws, classifying films and engaging stakeholders. Read on to learn more about our core work.

Consumer Outreach

As in previous years, debt continued to be the top topic of interest from consumers contacting our Inquiry Centre (representing 20% of our total volume).

As for inquires about non-licensed issues, retail sales remained the top topic, representing 11% of total volume. Where in previous years we could only offer these consumers limited options for recourse (such as Small Claims Court), our work to grow our Online Dispute Resolution tool in 2013 showed to be of value with more than 100 cases entered into the platform.

While overall inquiry volume decreased about 22% over the previous year through the traditional means of phone, mail and email, we continued to see increases in engagement from our online communities. Website page views increased 5% over 2012 (to 1,178,331), with a 23% increase in new visitors (187,792). Similarly, blog views increased 78% (to 29,921) and Facebook engagement increased by 230%, with more than 45,000 combined comments, shares and likes on our content.

With many consumers now communicating with us by Facebook, Twitter and our blog, asking questions and receiving timely responses, our information is consistently being shared online by others, increasing our outreach of valuable consumer information.

Our organization continued to be a resource for the media and the six lead television stories we achieved in 2013 helped increase our reach of consumer protection messages. Averaging about three media calls per week, some of the top stories this year were on the topics of debt settlement, scams and contract issues.

	2011	2012	2013
Total Number of Inquiries:	**13,720**	**12,346**	**9,642**
Number of inquiries about licensees:			
Debt Collection	2,914	2,538	1,955
Travel Industry	1,115	766	672
Cremation, Interment and Funeral Services	481	377	259
Telemarketing	188	204	131
Payday Loans	424	974	419
Home Inspectors	199	120	57
Film Classification	207	128	43
Inquiries about non-licensed issues:			
Retail	1,568	1,158	1,040
Auto	623	861	633
Telecommunications	466	392	253
Fitness Contracts	220	337	201
Credit Financing	511	311	226
Contractors	370	281	234
Response time to inquiries:			
Calls Answered Within 2 Hours	98%	98%	98%
Calls Answered Live	94%	94%	91%
Media relations:			
Media Contacts	104	162	158
Interviews	36	84	64
News Stories	46	182	214

By the Numbers

Licensing and Regulatory Operations

We continued to increase our service offerings to licensees this year, through the development, testing and introduction of online licence renewal options as well as through the creation of targeted educational materials.

In decreasing average licensing renewal time, the greatest time savings were found during the wintertime debt licence renewal period, with all renewals completed four weeks earlier than in previous years.

For compliance and enforcement efforts, we increased the use of our enforcement tools to ensure consumers received restitution; in 2013, total consumer restitution amounted to $70,045, with more than $1,400 of that being refunded to consumers through the use of Compliance Orders.

We also gained greater cost recoveries to the Consumer Advancement Fund through the use of Administrative Penalties, as these went from $14,450 in 2012 to $22,100 in 2013.

	2011	2012	2013
Total licences issued:	**10,159**	**10,468**	**10,331**
Number of licences by industry:			
Debt Collection, Bailiffs and Debt Poolers	5,346	5,424	5,257
Cremation, Interment & Funeral Services	627	634	654
Motion Picture and Video Retailers, Distributors and Theatres	2,249	2,407	2,346
Telemarketing	71	66	67
Travel Agents and Travel Wholesalers	1,030	1,115	1,205
Home Inspectors	517	542	517
Payday Lenders	319	280	285
Total compliance inspections:	**507**	**453**	**413**
Debt Collection, Bailiffs and Debt Poolers	10	13	14
Cremation, Interment & Funeral Services	73	55	58
Motion Picture and Video Retailers, Distributors and Theatres	285	142	74
Telemarketing	1	4	10
Travel Agents and Travel Wholesalers	50	173	215
Home Inspectors	5	2	6
Payday Lenders	83	64	36
Total enforcement files concluded:	**690**	**464**	**417**
Debt Collection	85	46	68
Cremation, Interment & Funeral Services	22	36	36
Motion Picture and Video Retailers, Distributors and Theatres	313	129	66
Telemarketing	17	7	1
Travel Agents and Travel Wholesalers	114	145	144
Home Inspectors	18	25	15
Payday Lenders	33	29	26
Non-regulated	88	47	61
Assets, recoveries and restitution:			
Assets Frozen Under Order	$705,000[10]	$0	$0
Costs Recovered	$0	$21,830	$37,747
Voluntary Restitution	$39,418	$17,191	$68,634
Ordered Restitution	$0	$0	$1,411

[10] This figure is an approximate amount.

Motion Picture Classification

In 2013 we continued to increase and improve the information we provide to the public, licensees and other key stakeholders.

For our licensees, we upgraded our projection equipment to accommodate a wider variety of submission formats, creating more choice and convenience.

By successfully renewing our Administrative Agreement with the Province of Saskatchewan for another four years, we significantly reduced the industry's regulatory requirements.

Indications that we are adding value to our stakeholders were seen in the increase of traffic to our motion pictures website (about 16,760 page views, or a 29% increase over 2012[11]) and the increase in the number of film and video orders processed (15% more than in 2012).

Please refer to the appendices of this document for details of our administration of the *Motion Picture Act* in 2013, as per section 7.05 of our Administrative Agreement.

Motion picture classification:	2011	2012	2013
General release exhibition trailers & motion pictures viewed	1,599	1,565	1,725
General release exhibition trailers & motion pictures additional approvals	38,237	32,867	37,728
Adult retail and adult exhibition reviewed	366	210	190
Adult video decals	71,663	64,316	65,091

[11] Does not include page views for the period between March 26 and April 23, 2013, due to a permanent data outage caused by a technical failure. Actual percentage increase was higher.

Stakeholder Engagement

We continued to actively engage with a variety of stakeholder groups, sharing important information and soliciting feedback with a number of industry sectors, Advisory and Liaison Groups, consumers and other stakeholders with an interest in furthering consumer protection, education and sound business practices within British Columbia.

Following internal feedback and insights from our Travel Industry Advisory Group, we worked with the Association of Canadian Travel Agencies to develop and share materials regarding licensing requirements for travel agents and contractors.

In light of changes to the *Limitation Act*, we issued information to the debt industry and consumers, worked with government to provide industry guidance on the associated changes and new requirements and, following licensee survey results and further engagement with the industry, formed a working group to advise on future communication needs related to this *Act*.

To increase the effectiveness of Online Dispute Resolution as a viable tool for consumers to resolve disputes, we did considerable outreach, consultations and demonstrations to targeted businesses and government stakeholders. As a result of our efforts, we were successful in attaining three high-profile committed businesses.

This year we began to develop a product to provide data, trends and information to stakeholders on a regular basis and we created consultative, policy and Advisory Group procedures for engaging with particular stakeholders. These processes were tested in 2013 and will continue to be used in 2014 and beyond.

In addition to our Advisory Groups and industry-specific groups, some of the stakeholders we met with in 2013 were:

- Applied Science Technologists and Technicians of BC
- Association of Canadian Travel Agencies

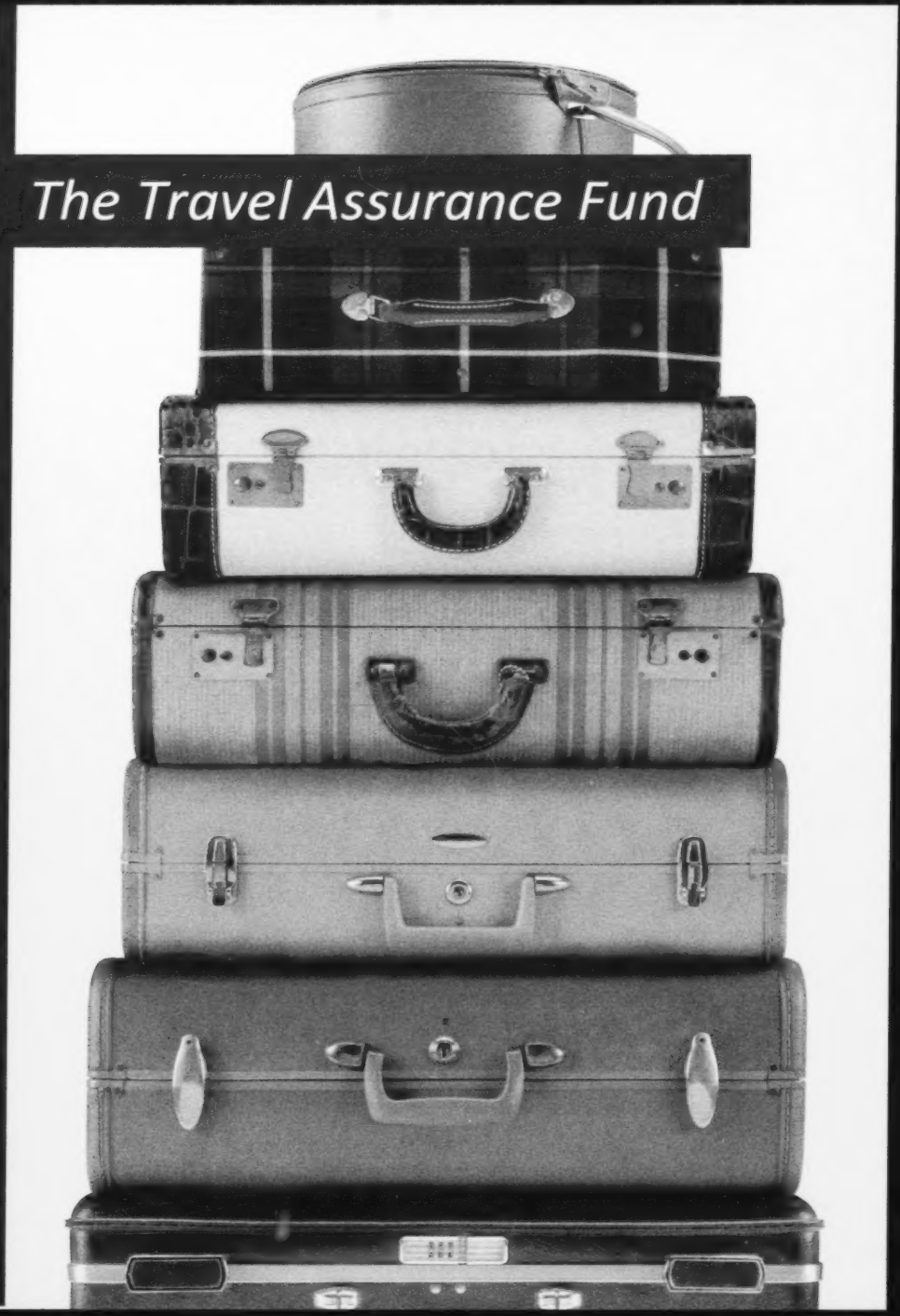
	2011	2012	2013
Advisory Group meetings:			
Cremation, Interment and Funeral Services	2	2	2
Debt Collection	3	1	2
Telemarketing[12]	1	0	0
Travel	2	2	2
Subtotal:	***9***[13]	***5***	***6***
Consultations/partnership meetings with stakeholders:			
Motion Picture	3	3	1
Payday Lenders	2	2	2
Home Inspectors	4	6	6
Subtotal	***9***	***11***	***9***
Other	***34***	***49***	***44***
Total stakeholder meetings:	**52**	**65**	**59**

[12] Telemarketing Advisory Group was discharged as of November 2013.

[13] Total includes one additional consumer representative meeting. All Advisory Groups and Liaison Groups now include consumer representatives.

- Better Business Bureau Lower Mainland
- Better Business Bureau Victoria Island
- British Columbia Funeral Association
- British Columbia Securities Commission
- Canadian Association of Home and Property Inspectors
- Canadian National Association of Certified Home Inspectors
- Canadian Payday Loan Association
- Canadian Transport Agency
- Canadian Wireless Telecommunications Association
- Competition Bureau
- Consumers Council of Canada
- Credit Counselling Society
- Memorial Society of British Columbia
- Ministry of Justice
- Ministry Responsible for Housing
- Ministry of Jobs, Tourism and Skills Training
- Ministry of Environment
- Motion Picture Association
- Motor Vehicle Sales Authority
- National Home Inspector Certification Council
- Office of the Superintendent for Bankruptcy

The Travel Assurance Fund



Since 2004, the Travel Assurance Fund has paid out more than $1.1 million dollars, helping 1,481 consumers who paid for – but didn't receive – travel services purchased through a BC-licensed travel agent or wholesaler.

The Travel Assurance Fund

The Travel Assurance Fund is administered by Consumer Protection BC and is a fund of last resort that provides possible compensation to consumers who paid for – but didn't receive – travel services purchased through a BC-licensed travel agent or wholesaler.

2013 was a busy year for the Travel Assurance Fund due to a high volume of consumers who were impacted by the failures or closures of Anik Tour Ltd. (January), Globe-Time Travel Ltd. (February), Chilliwack Travel and Cruise International Ltd. (March) and Alameda Travels Ltd. (April). As these failures or closures impacted several multicultural communities, we translated Travel Assurance Fund material into four different languages and worked with non-English language media to increase awareness about the availability of the Fund and how to apply.

We completed an online educational campaign in 2013 to promote the benefits of the Travel Assurance Fund and the importance of booking travel through a BC-licensed agent or wholesaler. Components included online advertising, blog posts, a social media contest and more.

Payments and expenses from the fund include total claims paid out and recovery of administrative costs for maintaining the Fund. The following information is provided in accordance with Section 23 of the *Travel Industry Regulation*.

Travel Assurance Fund statement:	
Opening balance as of January 1, 2013	$5,007,783
Fund income	$458,324
Payments and expenses from the Travel Assurance Fund	$295,036
Assets and liabilities as of December 31, 2013	$5,171,071

Travel Assurance Fund claims:		
Claims carried forward from 2012		64
Claims received in 2013		95
Reconsiderations received		0
Claims denied/closed:		59
20(a)(i) - Reimbursed by travel agent	*1*	
20(a)(ii)(A) - Obtained compensation from credit card issuer	*8*	
20(a)(ii)(B) - Obtained compensation from insurer	*0*	
20(a)(ii)(C) - Obtained compensation from other	*0*	
Does not meet 18(1)(a)	*8*	
Does not meet 18(1)(b)	*2*	
Does not meet 18(1)(c)	*0*	
Does not meet 19 - limitation period for filing claims	*0*	
Claims closed due to insufficient information	*40*	
Claims approved		90
Claims carried forward to 2014		10
Total number of consumers impacted by approved claims		167
Amount paid out for approved claims		$161,229.88

Financial Review

Our financial review is based on the results of operations for the year ending December 31, 2013. It is intended to help the reader understand the financial changes in our operations over the past year and it should be read in conjunction with the December 31, 2013 audited financial statements and the accompanying notes.

Financial Review

As a result of operations the Authority experienced a surplus of $269,000 which was approximately $234,000 more than anticipated at the beginning of the year.

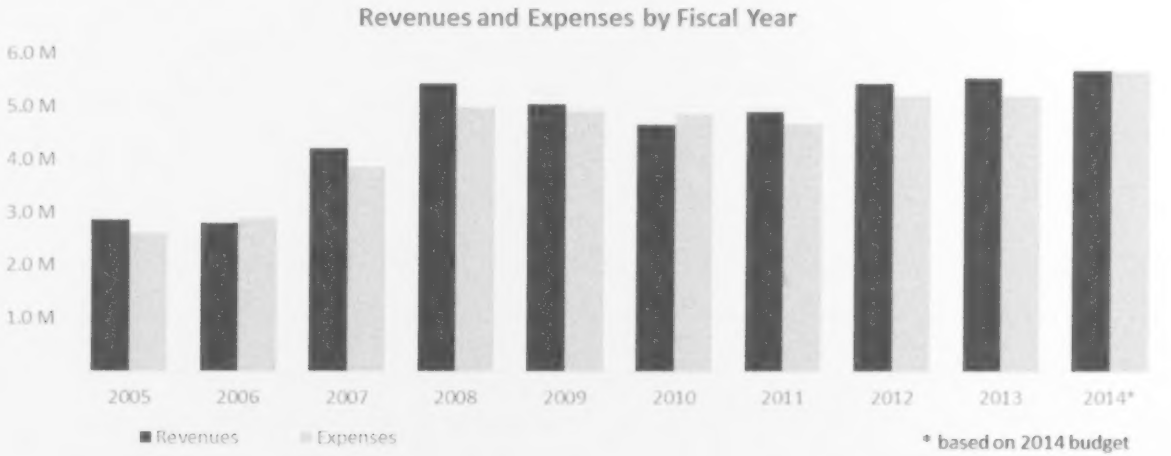
Review and Expenses

The Authority earned $5.54 million in revenues in 2013, compared to $5.44 million in 2012. The increase in revenues primarily reflects the effect of fee increases announced for 2013.

Expenses were $5.22 million in 2013, compared to $5.22 million in 2012. Increases experienced in 2013 in recruitment and travel costs, in addition to increased amortization of equipment investments in the current year, were balanced by savings found in office expenses, premises rent and wages and benefits.

Change in Net Assets

The net asset balance increased to $3.26 million at December 31, 2013. Net assets are used to create a reserve for future capital and operating expenditures. Consumer Protection BC has met its goal of maintaining a three to four month operating reserve which will enable us to continue to provide consumer protection services during any unforeseen event. To view a complete version of our audited financial statements, please visit the Publications section of our corporate website.



Consumer Protection BC was delegated authority for administering the *Motion Picture Act* (MPA) in 2007 on the basis of an administrative agreement with government. This administration involves film classification, licensing, public relations and compliance and enforcement services. Each year, our organization provides government with a report detailing our administration of the MPA, evaluating the following performance objectives listed in Section 7.05 of the Administrative Agreement:

- Response time in undertaking the powers, duties and functions of the Director under the MPA;
- The percentage of licensees under the MPA that are in compliance with the MPA;
- Gaps in legislation leading to non-compliance of licensees under the MPA;
- Public satisfaction in public information provided by Consumer Protection BC;
- Frequency of fee increases;
- Fees charged to perform the powers, duties or functions of the Director required under the MPA compared with costs of delivering the same powers, duties or functions; and
- Administration costs as they relate to program costs.

Our responsibilities for administering the MPA are provided below under the following groupings:

- Service to our stakeholders
- Gaps in legislation leading to non-compliance of licensees under the MPA
- Compliance activity
- Financials

SERVICE TO OUR STAKEHOLDERS

We continued to increase services to our stakeholders by: providing more comprehensive and timely motion picture classification information on our motion picture website (www.filmratingsbc.ca); expanding our offering of educational materials to increase licensees' understanding of their obligations by updating education materials; and creating more choice and convenience by upgrading our projection equipment to accommodate a wider variety of submission formats.

Response time in undertaking the powers, duties and functions of the Director under the MPA

Working to service our stakeholders quickly and effectively, we respond to consumer calls live, and emails within a

Response Time:	2011	2012	2013
Processing adult video	3 days	3 days	3 days
Posting classification decisions	Same day	Same day	Same day
Processing video decal orders	2 days	2 days	2 days
Processing new adult-related licence applications	14 days	7 days	7 days
Processing new general release licence applications	3 days	2 days	2 days
Processing licence renewal applications	1 day	2 days	2 days
Responding to consumer complaints	Live	Live	Live
Processing inspection reports	14 days	14 days	12 days[14]

[14] Inspection reports are not provided for the motion picture industries, though follow-up communications on unlicensed activity is provided within this 12-day period.

24-hour period. The table below provides a breakdown of our response times in 2013.

Public satisfaction in public information provided

Our motion picture classification department received 24 direct complaints from consumers in 2013, a 20% decrease over the previous year (30 total). Most were from consumers who disagreed with the classification of a particular film, while others had concerns about the legislation either being too strict or, conversely, not strict enough. Our complaint response and film classification processes aim to reflect the province's collective community standards and, where appropriate, feedback from consumers contributes directly to our classification policies.

GAPS IN LEGISLATION LEADING TO NON-COMPLIANCE OF LICENSEES UNDER THE MPA

We continue to support legislative amendments to the MPA that would: complete the delegation of the MPA to Consumer Protection BC; harmonize the MPA's enforcement provisions with the *Business Practices and Consumer Protection Act*; update terminology to reflect technological advances in the industry; and align the approval provisions with the Criminal Code of Canada. Bill 31 (*Motion Picture Amendment Act*, 2012) progressed to second reading in spring 2012 before the legislative session ended, and we remain supportive of efforts to update the MPA, assisting government as required.

COMPLIANCE ACTIVITY

The percentage of licensees under the MPA that are in compliance with the MPA

We continued to enhance our ability to correctly identify high-risk businesses, applying our compliance and enforcement

		2011	2012	2013
Number of inspections:				
Video retailers		256[15]	125	65
Theatres		25	16	9
Motion picture distributors		4	1	0
TOTAL		**285**	**142**	**74**
Inspection outcomes:				
Video retailers	No action req.	196	40	10
	Remedial action req.	40	9	2
	Follow-up req.	20	75	52
	Report to Director	0	1	1
Theatres	No action req.	21	11	6
	Remedial action req.	3	2	0
	Follow-up req.	1	2	3
	Report to Director	0	1	0
Motion picture distributors	No action req.	3	0	0
	Remedial action req.	0	0	0
	Follow-up req.	1	1	0
	Report to Director	0	0	0
TOTAL		**285**	**142**	**74**
TOTAL APPROVED		263 (92%)	62 (44%)	18 (24%)
TOTAL UNACCEPTABLE		22 (8%)	80 (56%)	56 (76%)

[15] In 2011, there was a heavy focus on unlicensed video retailers.

resources in the right areas and working to foster a climate of voluntary compliance.

Compliance outcomes and measures

Applying our risk-based assessment model, we carried out 74 inspections of businesses regulated under the MPA in 2013, including video retailers (adult and general release), theatres and motion picture distributors. Inspections made under the MPA accounted for 18% of all inspections conducted in 2013. In addition to these 74 inspections, we conducted 79 inspections to verify that previously-licensed businesses were no longer engaging in activities regulated under the MPA.

Inspection outcomes are measured across four categories of compliance by severity (from "no action required" to "report to the Director"). Evidence that we were able to correctly identify potentially high-risk activity is shown through the number of inspections that resulted in unacceptable results, either "follow-up required" or "report to Director" (76%).

Enforcement outcomes and measures

Similar to inspection standards, investigation activity follows a risk-based and progressive-discipline approach, dealing with significant and recurring infractions more aggressively than isolated, unintentional errors. In 2013, we closed 61 enforcement files related to businesses regulated under the MPA and categorized each outcome as favourable, unfavourable or unfounded/withdrawn. In general, case outcomes remain positive and the majority of licensees voluntarily comply with detected violations.

FINANCIALS

Frequency of fee increases

Fees in 2013 increased 2%, consistent with the annual fee increases that have been implemented over the past several years, based on a fee review and industry consultations in 2011 and 2012. We will be undertaking a fee review in 2014 for all sectors, effective in 2015.

		2011	2012	2013
Sector:	**Case outcome:**			
Video retailers	Favourable	242[16]	97	56
	Unfavourable	11	3	1
	No outcome	20	22	1
Theatres	Favourable	13	7	1
	Unfavourable	0	0	0
	No outcome	6	1	1
Motion picture distributors	Favourable	18	1	1
	Unfavourable	0	0	0
	No outcome	10	5	0
	TOTAL	**320**	**136**	**61**
	TOTAL FAVOURABLE	273 (85%)	105 (77%)	58 (95%)
	TOTAL UNFAVOURABLE	11 (3.4)	3 (2%)	1 (1.6%)

[16] In 2011, there was a heavy focus on unlicensed video retailers.

Fees charged to perform the powers, duties or functions of the director required under the MPA compared with costs of delivering the same powers, duties or functions

Consumer Protection BC is authorized to set fees subject to Ministerial approval. We operate on a cost-recovery model providing various services to motion picture distributors, retailers and theatres regulated under the MPA. Our fee schedule is publicly available at www.filmratingsbc.ca.

Fee Waivers

The MPA provides the Director with the authority to issue fee exemptions, licensing orders and fee waivers with discretion. Under current policy, we waive review fees for films submitted by many registered BC societies and registered federal charities. In 2013, we classified 612 theatrical films for these groups, representing about 56% of the total number of films reviewed and thousands of hours of work for which there was no cost recovery. We are aware of the challenges associated with this issue and are considering whether changes may be appropriate.

Adult Market

In 2013, adult video submissions for approval continued the downward trend of the past six years. Consumers are increasingly accessing adult content via broadcast, video-on-demand and pay-per-view services – which are not regulated under the MPA. This shift in the retail market and distribution structure has impacted the number of adult video retail licensees. In 2012, we licensed 114 adult retailers. In 2013, this number was 103.

Administration costs as they relate to program costs

We operate on a cost-recovery basis. This means classification and licensing fees assessed must cover all the direct (program) and indirect (administration) costs. Our costing model is approved by our Board and our financial statements are reviewed by independent auditors on an annual basis. The costing model separates the MPA direct and indirect costs by service functions that include: licensing, compliance and enforcement services, helping consumers, classifying films and public policy and industry relations.

Costs related to regulating the motion picture industry total approximately 30% of Consumer Protection BC's annual expenditure in 2013. Overall, costs for regulating the motion picture industry in BC totaled $1.5 million in 2013.

	2011	2012	2013
Adult market:			
Adult videos reviewed	366	210	190
Adult video decals issued	71,663	64,316	65,091

Appendices: Industry Advisory Group Members

Our services are shaped and strengthened through the participation of our stakeholders. The following were members of Industry Advisory Groups that provided feedback to our organization in 2013, and we thank them for their continued contributions. Chris Smithers, Director of Industry Relations at Consumer Protection BC, was a member of all the following Advisory Groups and was appointed Chair of the debt collection; cremation, interment and funeral services; telemarketing, and travel industry groups.

DEBT COLLECTION INDUSTRY ADVISORY GROUP:

- Jim Hanon, Owner, Terminal Bailiffs and Collectors
- Margaret Johnson, President, Solutions Credit Counselling Service
- Thomas Kwan, Assistant Superintendent, Superintendent of Bankruptcy (Industry Canada)
- Murray Morrison, President, Morrison & Co Law Corporation
- Peter Powers, Managing Partner, Accurate Effective Group
- Gary Sandhu, Director, CBV Collection Services
- Darry Taylor, President, Collections With Class
- Stacy Yanchuk Oleksy, Director of Education and Community Awareness, Credit Counselling Society

CREMATION, INTERMENT AND FUNERAL SERVICES INDUSTRY ADVISORY GROUP:

- Chris Benesch, Owner, Earth's Option Cremation and Burial Services
- Sheila Charneski, Past President, Better Business Bureau (Mainland)
- Jayson Gordon, Market Director, Service Corporation International (SCI)
- Ray Hanson, President and GM, Hansons' Arbor Funeral Chapels & Crematorium
- Dr. Marylene Kyriazis, Regional Director, VCH (BC Hospice Palliative Care Association)
- Aaron Morrison, Manager, Bell and Burnaby Funeral Directors
- Sandy Poelvoorde, Owner, Boyd's Funeral Services
- Nicole Renwick, Executive Director, Memorial Society of British Columbia

TELEMARKETING INDUSTRY ADVISORY GROUP:[17]

- Bruce Bird, (Interim Chair), North Fraser Chapter Canadian Association for Retired Persons
- Wally Hill, VP Public Affairs & Communications, Canadian Marketing Association
- Peter Knowles, Customer Relations Manager, Empire Vehicle Solutions Inc.
- Jean Mitchell, Past President, BC Contact Center Association
- Edward Soorany, President, Telacquire Marketing Group Inc.
- Ric Turpin, Retired Investigator, Competition Bureau
- Len Wolstenholme, Director Regulatory & Public Affairs, iMarketing Solutions Group Inc.

TRAVEL INDUSTRY ADVISORY GROUP:

- Marlene Brown, Regional Manager, ACTA BC/Yukon

[17] Discharged as of November 2013.

- John Felice, VP Franchise Operations, Expedia CruiseShipCentres
- Bill Huzar, Past President & Secretary, Consumers Council of Canada
- Joanne Lang, Risk and Legal Manager, Flight Centre
- Herbert Lee, Managing Director, LTA Holidays (Canada)
- Suzanne Milino, Past VP Service and Sales Delivery, BCAA
- Kyle Oram, CEO General Manager, KVI Travel
- Lynda Pasacreta, Past President and CEO, Better Business Bureau (Mainland)
- Albert Tseng, President, Canadian Inbound Tourism Association

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Email: info@consumerprotectionbc.ca

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Email: operations@consumerprotectionbc.ca

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